

Keep Your
MONEY
At Home.

A WONDERFUL RECORD

One Million, Three Hundred and Two Thousand Five
Hundred Dollars Insurance Written the First Year.

Keep Your
MONEY
At Home.

OCCIDENTAL LIFE INSURANCE CO.,

Of Arizona and New Mexico.

AUTHORIZED CAPITAL, \$1,000,000

CAPITAL PAID IN, \$110,000

THE WEST SHOULD DEVELOP

Its Industries by Helping

ITS INSURANCE COMPANIES

WE PAY TOO MUCH TRIBUTE TO EAST
HOW WE HELP NEW YORK TO PROSPER

Missouri's Insurance Com-
missioner Gives Advice.

Kansas City, Nov. 21.—An important feature of this morning's session of the Trans-Mississippi commercial congress was an address by W. D. Vandiver, state insurance commissioner of Missouri. Vandiver spoke for the development of western insurance companies to stop the constant flow of money to New York.

In the course of his address the speaker said: "Twenty-three states and territories lying west of the Mississippi last year contributed to insurance companies \$164,275,000 in premiums. Does any one doubt that the commercial supremacy of New York is due to the centralization of the insurance assets in the market more than to any other one factor? The insurance reports of New York run back to 1859. At that time there were fourteen leading life insurance companies doing business there, and their total assets amounted in round numbers to \$25,000,000, with total insurance of \$140,000,000.

"On the first of last January forty-two companies doing business there reported assets of more than \$2,000,000,000, and total insurance in force of more than \$12,000,000,000.

"This stupendous increase of nearly 6,000 per cent is more than five times the per cent of increase in assets of all the railroad companies in the United States. It is no wonder that the greatest financiers of the world are now battling for the control of these stupendous assets and no wonder that great railroad magnates find the great insurance presidents their necessary allies in business.

RAILROADS, SECOND PLACE.

"More money is handled by the insurance companies than by all the transportation companies in the country, and it is the centralization of these immense accumulations in one locality that makes that locality the seat of the financial empire of America. Wall street could not control the banks of the United States if its hands did not reach up the full length of Broadway and keep its fingers in the vaults which hold the premium reserves of nearly twenty millions of insurance policies.

"I feel, therefore, that the most important matter which can be brought to the consideration of this body is the development of the insurance business in this great field which the Trans-Mississippi Congress represents."

Prescott, Arizona, April 29, 1907.

J. H. O'Reilly, Esq.,
Secretary and General Manager,
Occidental Life Insurance Co.,
Albuquerque, N. M.

MY DEAR SIR:—

It is a pleasure to write this letter approving of the policy and character of the Occidental Life Insurance Company. It is a home company in every sense of the word, and should be supported and patronized by the people of New Mexico and Arizona.

The management consists of the best men in the Territory which should be a guarantee for honesty and careful business methods.

Respectfully,
ROBT. E. MORRISON.

Prescott, Arizona, May 9, 1907.

J. H. O'Reilly, Esq.,
Secy and Gen. Manager,
Occidental Life Insurance Co.,
Albuquerque, N. M.

MY DEAR SIR:—

As a stockholder and director of the Occidental Life Insurance Company and resident at Prescott, Arizona, I heartily congratulate you on the success the Occidental is making in the life insurance field in the west.

I hear very much said favorable to the company, and judging from the recognition given it by many who appreciate the representative standing of its officers and directors in the business world, I should say it is meeting with signal favor.

The policies issued by your company are liberal and just in their terms, and contain features in life insurance which commend them to the insuring public.

I do not hesitate to recommend the Occidental as safe and reliable, to any one desiring life insurance.

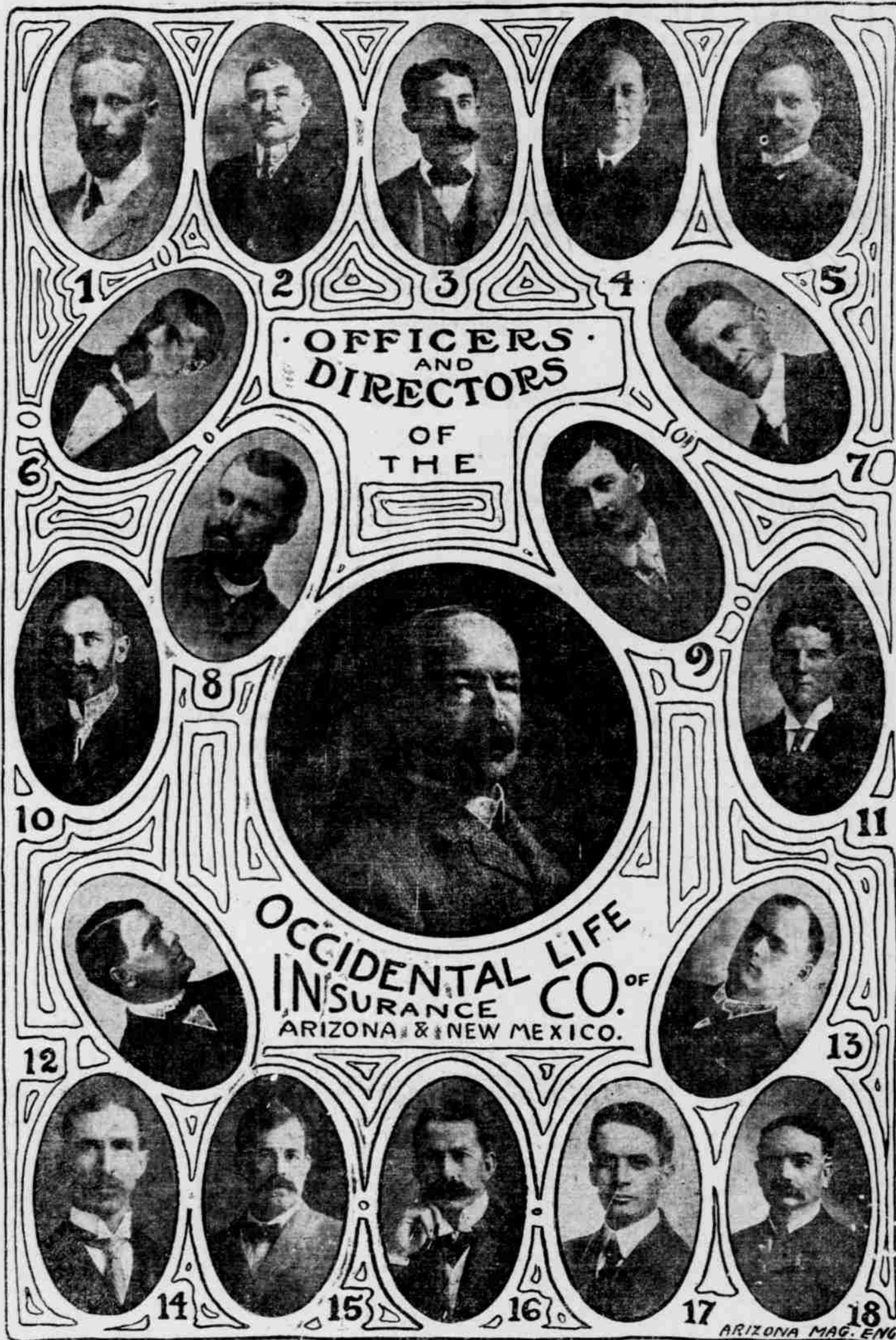
Very truly yours,
ED. W. WELLS.

Flagstaff, Arizona, April 29, 1907.

TO WHOM IT MAY CONCERN:—

Believing that a conservatively managed life insurance company, writing life insurance in the western states and having a field for investment in the west, which pays a very handsome return, I can see no reason why the Occidental Life Insurance Company should not be very successful.

Very truly yours,
T. E. POLLOCK,
Pres't The Arizona Central Bank.



Center of Photo—J. S. RAYNOLDS, President.
1. Henry D. Bowman. 2. John W. Pore. 3. Solomon Luna. 4. M. W. Flournoy. 5. E. J. Paley. 6. E. W. Wells. 7. Alonzo B. McMullen. 8. John E. Hulet. 9. W. D. Murray. 10. Dr. James H. Wroth. 11. James G. McNary. 12. Dr. Mark A. Rogers. 13. Lloyd B. Christy. 14. Frank McKee. 15. N. E. Blackwell. 16. J. H. O'Reilly. 17. M. J. Cunningham. 18. T. E. Pollock, photo not obtainable.

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JOSHUA S. RAYNOLDS, President
M. W. FLOURNOY, Vice President
SOLOMON LUNA, Vice President
R. J. PALEN, Vice President
FRANK MCKEE, Treasurer
Dr. J. H. WROTH, Medical Director
A. P. McMILLEN, Attorney
J. H. O'REILLY, Secretary and General Manager
J. T. DAILEY, Cashier
C. F. BURKART, Actuary

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M. W. FLOURNOY A. P. McMILLEN SOLOMON LUNA
JOSHUA RAYNOLDS J. H. O'REILLY

DIRECTORS.

JOSHUA S. RAYNOLDS, President of the First National Bank of Albuquerque, and also of the First National Bank of El Paso.
ALONZO B. McMILLEN, Attorney.
M. W. FLOURNOY, Vice President of the First National Bank of Albuquerque.
DR. JAMES H. WROTH, Physician, Albuquerque.
R. J. PALEN, of the First National Bank, of Santa Fe.
JAMES GRAHAM McNARY, First National Bank of El Paso, Texas.
HENRY W. BOWMAN, of Bowman & Sons, Las Cruces, Bankers.
W. D. MURRAY, President Silver City National Bank.
SOLOMON LUNA, President Bank of Commerce, Albuquerque.
C. N. BLACKWELL, Cashier First National Bank, Raton.
MARK A. ROGERS, Physician, Tucson.
E. A. CAHOON, Cashier First National Bank, Roswell.
LLOYD B. CHRISTY, Cashier Valley Bank, Phoenix.
T. E. POLLOCK, President Arizona Central Bank, Flagstaff, Arizona.
JOHN E. HULET, Merchant, Holbrook, Arizona.
E. W. WELLS, Vice President Bank of Arizona, Prescott, Ariz.
M. J. CUNNINGHAM, Cashier Bank of Bisbee, Bisbee.
JOHN W. PORE, President Citizen's National Bank, Roswell.
FRANK MCKEE, Cashier First National Bank, Albuquerque.
J. H. O'REILLY, Insurance, Albuquerque.
WM. J. MILLS, Chief Justice, Las Vegas.

Phoenix, Arizona, April 29, 1907.

Mr. J. H. O'Reilly, Secretary,
Occidental Life Insurance Co.,
Albuquerque, N. M.
DEAR SIR:—

I take great pleasure in recommending to whom it may concern the Occidental Life Insurance Company of New Mexico and Arizona, I myself being stockholder and director in this company. I am well acquainted with most of the officers and directors and can recommend them to all persons as men of financial standing and conservative in their methods of doing business.

Yours very truly,
LLOYD B. CHRISTY,
Cashier.

Bisbee, Arizona, May 17, 1907.

Mr. J. H. O'Reilly, General Manager,
Occidental Life Insurance Co.,
Albuquerque, N. M.
DEAR SIR:—

It affords me pleasure to endorse the Occidental Life Insurance Company of Albuquerque, New Mexico, and recommend it to any one desirous of taking out Life Insurance. Its officers and directors are amongst the successful and prominent business men of the Southwest and I believe the lines along which the business of the company is conducted will be instrumental in the upbuilding of a most important enterprise which will greatly assist in the development of our Territories by reason of the investment of its funds in our home enterprises. This feature of the Occidental Life Insurance Co. should appeal to most people and I wish to say that I am a stockholder and policyholder in your company.

Yours truly,
W. H. BROPHY.

Tucson, Arizona, Nov. 23, 1907.

TO WHOM IT MAY CONCERN:—

Being a stockholder in the Occidental Life Insurance Company and knowing the directors thereof, I recommend this company to all interested in insurance.

B. M. JACOBS.

The policies of the Occidental Life are the foremost exponents of all that is best in Life Insurance, plainly expressed, easily understood, with the lowest premium rates consistent with safety. The Occidental Life invests every dollar of its income in Arizona and New Mexico for the development and upbuilding of the Territories. Liberal Contracts for reliable men.

Southwestern Underwriters Co., General Agents, Goodrich Block, Phoenix, Arizona.

Over \$70,000.00 in First
Mortgage Loans Placed in
Arizona and New Mexico in
1907.

THE CONSERVATIVE WESTERN CO.

Over \$70,000.00 in First
Mortgage Loans Placed in
Arizona and New Mexico in
1907.